

Dear Examiner Diaz -

Here are the edited results of the search noted above.

You can jump to each section using the hotlinks below or by using Word's "find" function {CTRL+F} to search for three asterisks{***}. Some results of possible interest may be highlighted below or may be found by doing a {CTRL+F} and searching for two number signs/hash marks{##}.

If you have any questions, please don't hesitate to call, visit, or e-mail.

Regards,

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[Subject search – Non-Patent Literature, Non Full-Text](#)

[Subject search – Non-Patent Literature, Full-Text](#)

***Subject search – Non-Patent Literature, Non Full-Text

File 139:EconLit 1969-2008/Sep
 (c) 2008 American Economic Association
 File 474:New York Times Abs 1969-2008/Nov 18
 (c) 2008 The New York Times
 File 475:Wall Street Journal Abs 1973-2008/Nov 17
 (c) 2008 The New York Times
 File 56:Computer and Information Systems Abstracts 1966-2008/Nov
 (c) 2008 CSA.
 File 23:CSA Technology Research Database 1963-2008/Nov
 (c) 2008 CSA.

Set	Items	Description
S1	193535	(CONSUMER?? OR CUSTOMER?? OR BORROWER?? OR APPLICANT?? OR - INDIVIDUAL?? OR CLIENT??) (S) (APPLICATION?? OR INFORMATION?? OR DATA OR CREDIT OR HISTORY OR REQUEST?? OR PROFILE OR PROFILE-S)
S2	58123	S1(S) (FILTER???? OR SORT??? OR CATEGORIZ? OR CATEGORIS? OR EVALUAT???? OR ANALYZ???? OR ANALYS???? OR ASSESS???? OR RANK????)
S3	236603	LENDER OR LENDERS OR LOAN(3N) (MAKER?? OR PROVIDER?? OR INSTITUTION??) OR LENDING() (INSTITUTION?? OR PARTY OR PARTIES) OR BANK OR BANKS OR FINANCIER?? OR CREDITOR??
S4	1646	S3(S) (MATCH???? OR MEET??? (10W) (REQUIREMENTS OR CRITERIA OR PREDEFINED))
S5	68395	(QUERY??? OR QUERIE?? OR INQUIR???? OR QUESTION??? OR REQUEST??? OR SUBMIT????? OR SUBMISSION??) (S) (ORDER?? OR SEQUEN? OR SUCCESSI? OR AFTER OR SERIAL?? OR CONSECUTIVE?? OR REPEAT??? OR NEXT OR SUBSEQUENT)
S6	1	S2 AND S4 AND S5
S7	41	S2 AND S4
S8	35	RD (unique items)
S9	7280	S3(S) (QUERY??? OR QUERIE?? OR INQUIR???? OR QUESTION??? OR REQUEST????? OR SUBMIT????? OR SUBMISSION??)
S10	7	S2 AND S4 AND S9
S11	16	S4 AND S5
S12	74	S4 AND S9
S13	22	S10 OR S11
S14	17	RD (unique items)
S15	16	S14 NOT PY>2005

15/5/1 (Item 1 from file: 139)
 DIALOG(R)File 139:EconLit
 (c) 2008 American Economic Association. All rts. reserv.
 890738
 TITLE: Are there " bank effects" in borrowers' costs of funds? Evidence from a matched sample of borrowers and banks
 AUTHOR(S): Hubbard, R. Glenn; Kuttner, Kenneth N.; Palia, Darius N.
 AUTHOR(S) AFFILIATION: Unlisted; Unlisted; Unlisted
 PUBLICATION INFORMATION: Federal Reserve Bank of New York, Staff Reports:
 78
 PUBLICATION DATE: 1999

LANGUAGE: English

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: We use a large matched sample of individual loans, borrowers, and banks to investigate whether bank financial health affects terms of lending, holding constant proxies for borrower risk and information costs. In particular, we focus on measuring effects of borrower and bank characteristics on loan interest rates; we also investigate implications of borrower and bank characteristics for indirect measures of credit availability.; Our principal findings are six. First, even after controlling for proxies for borrower risk and information costs, the cost of borrowing from low-capital banks is higher than the cost of borrowing from well-capitalized banks. Second, this cost difference is traceable to borrowers for which information costs and incentive problems are a priori important. Third, weak bank effects on the cost of funds are higher in periods of aggregate contractions in bank lending. Fourth, estimated weak bank effects remain even after controlling for unobserved heterogeneity in the matching of borrowers and banks. Fifth, weak bank effects are quantitatively important only for high-information-cost borrowers, consistent with models of switching costs in bank-borrower relationships and with the underpinnings of the bank lending channel of monetary policy. Sixth, when we investigate determinants of cash holdings of borrowing firms, we find that firms facing high information costs hold more cash than other firms, all else being equal, and those firms (and only those firms) have higher cash holdings when they are loan customers of weak banks. These results suggest declines in banks' financial health can lead to "precautionary saving" by some firms, a response which may affect their investment spending.; This evidence sheds light on two sets of questions. First, our estimated effects of bank characteristics on borrowing cost are consistent with models of switching costs for borrowers for whom banking relationships are most valuable. Second, our findings are consistent with switching costs for the borrowers stressed by the "bank lending channel" of monetary policy.

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<http://repec.org>

DESCRIPTOR(S) (1991 to Present): Bank loans; Interest rates; Bank capital

15/5/2 (Item 2 from file: 139)

DIALOG(R)File 139:EconLit

(c) 2008 American Economic Association. All rts. reserv.
756532

TITLE: Inflation Targeting in Emerging Countries: The Exchange Rate Issues

AUTHOR(S): Reyes, Javier A.

DEGREE: Ph.D.

PUBLICATION INFORMATION: Texas A&M University

PUBLICATION DATE: 2003

LANGUAGE: English

DOCUMENT TYPE: Dissertation

ABSTRACT INDICATOR: Abstract

15/5/3 (Item 3 from file: 139)

DIALOG(R)File 139:EconLit

(c) 2008 American Economic Association. All rts. reserv.
723659

TITLE: Banking Collapse and Restructuring in Indonesia, 1997-2001

AUTHOR(S): Fane, George; McLeod, Ross

AUTHOR(S) AFFILIATION: Unlisted; Unlisted

PUBLICATION INFORMATION: Australian National University, Economics RSPAS,
Trade and Development

PUBLICATION DATE: 2001

LANGUAGE: English

AVAILABILITY:

<http://rspas.anu.edu.au/economics/publish/papers/wp2001/2001-10%20Fane-McLeod%20banking.pdf>

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

15/5/4 (Item 4 from file: 139)

DIALOG(R)File 139:EconLit

(c) 2008 American Economic Association. All rts. reserv.
660687

TITLE: Auditing the Auditors: Oversight or Overkill?

AUTHOR(S): Gunther, Jeffery W.; Moore, Robert R.

AUTHOR(S) AFFILIATION: Federal Reserve Bank of Dallas; Federal Reserve
Bank of Dallas

JOURNAL NAME: Federal Reserve Bank of Dallas Economic and Financial Policy
Review,

JOURNAL VOLUME & ISSUE: 1 5,

PAGES: na

PUBLICATION DATE: 2002

LANGUAGE: English

AVAILABILITY: <http://www.dallasfedreview.org/>

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: A growing number of high-profile companies have had to restate their earnings at substantially lower levels to correct the prior use of "aggressive" and even fraudulent accounting practices. Because the companies' auditors approved the original reports, policymakers have questioned the capacity of public accounting firms to promote fair financial reporting. In response, recent legislation has instituted several reforms, including the creation of the Public Company Accounting Oversight Board, which together with the Securities and Exchange Commission will investigate alleged lapses in accounting practices. But how much oversight is really necessary? Jeffery Gunther and Robert Moore examine recent events in the light of research findings. Based on this analysis, they conclude that market forces have tended, over time, to shape the role of auditors to match or correspond to the needs of investors in monitoring individual companies' performance. Despite current sentiment to the contrary, substantial government involvement in the business of auditing appears to be needed only when other types of government intervention, such as bank deposit insurance, have already disrupted market-based incentives for effective audits. In the more typical situation, both government and industry policymakers should avoid restrictive measures that unnecessarily increase audit costs, instead taking into account market forces' successful track record in disciplining ineffective auditors and promoting an effective audit function.

GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.

REGIONAL INTEREST: Northern America
DESCRIPTOR(S) (1991 to Present): Auditing (M420); Accounting (M410);
Accounting; Auditing; Auditor
COMPANY NAMES (DIALOG GENERATED): Exchange Commission ; Public Company

15/5/5 (Item 5 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2008 American Economic Association. All rts. reserv.
508860
REVIEW OF: The economics of saving and growth: Theory, evidence, and
implications for policy
REVIEWER(S): Carroll, Christopher D.
REVIEWER(S) AFFILIATION: Johns Hopkins U
JOURNAL NAME: Journal of Economic Literature,
JOURNAL VOLUME & ISSUE: 38 1,
PAGES: 131-132
PUBLICATION DATE: 2000
LANGUAGE: English
ISSN: 0022-0515
DOCUMENT TYPE: Book Review
BOOK(S) REVIEWED:
Schmidt-Hebbel, Klaus; Serven, Luis, eds.. The economics of saving and
growth: Theory, evidence, and implications for policy. Cambridge;
New York and Melbourne: Cambridge University Press, 1999. (ISBN:
0-521-63295-1)
DESCRIPTOR(S) (1991 to Present): Macroeconomics: Consumption; Saving
(E210); Measurement of Economic Growth; Aggregate Productivity (O470);
Consumption; Growth; Saving

15/5/6 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2008 The New York Times. All rts. reserv.
00948843 NYT Sequence Number: 066679790615
(Billy Carter says that Paul J Curran, special counsel investigating loans
to Pres Carter's family peanut business, has withheld from him National
Bank of Georgia's computerized record of how loans were handled, int.
Says his lawyer Pierre Howard had sought detailed record of nearly \$7
million in loans to help him answer grand jury questions . Howard says
that Curran has refused to permit Carter's brother to view records on
ground that they are bank documents and unavailable to grand jury
witnesses, int. Govt sources say printout is 'crucial piece of evidence'
in Govt's inquiry and does not jibe with personal records kept by bank
's loan officer Robert D Flynt. Says it does not match Billy Carter's
records on loan transactions. Billy Carter, who has completed 2 days of
testimony before Federal grand jury, Atlanta, Ga, says questions Curran
and other members of special counsel's office concentrated on were:
\$33,000 bank overdraft in warehouse account in '76, letters from Flynt
in June and July '77 after Federal inquiries had been opened into
Lance's business affairs that advised him of difficulties in Carter
loans, and whether sold peanuts were being held as collateral for loans
(M.)
HORROCK, NICHOLAS M
New York Times, Col. 3, Pg. 12
Friday June 15 1979
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract
COMPANY NAMES: NATIONAL BANK OF GEORGIA
DESCRIPTORS: CREDIT; GRAND JURIES; INVESTIGATIONS AND INVESTIGATORY
PROCEDURES; PEANUTS; QUESTIONABLE OR CORRUPT ACTIVITIES
PERSONAL NAMES: HORROCK, NICHOLAS M; CARTER FAMILY (PRES CARTER S FAMILY);
CARTER, BILLY; CARTER, JIMMY (PRES); CURRAN, PAUL J; FLYNT, ROBERT D;
HOWARD, PIERRE (STATE SEN); LANCE, THOMAS BERTRAM
GEOGRAPHIC NAMES: ATLANTA (GA)

15/5/7 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2008 The New York Times. All rts. reserv.
00531738 NYT Sequence Number: 098768740913
(US Pres Ford and Israeli Premier Yitzhak Rabin agree further progress is necessary to maintain momentum for Mideast peace settlement, but leave open whether Israel should negotiate next with Egypt, Jordan or both nations, 75-min meeting on Sept 12, Washington. Reptdly agree that Arabs must match any Israeli territorial concessions with concession that would increase Israeli's sense of security. Hear detailed rept by State Sec Kissinger on Mideast diplomatic efforts and agree Kissinger should talks with Arab leaders in next few wks before definite course is set. See Kissinger trip to Middle East in Oct as possible. Israeli officials say they discussed Israel's defense needs and that Ford committed himself to maintaining Israeli security. Israelis repty expect to receive most of mil equipment they have urgently requested. Rabin tells Ford that Israel believes talks with Egypt on Israeli-occupied Sinai would be more fruitful than talks with Jordan on west bank of Jordan River. US has urged that Jordan not be left out of talks. Rabin later meets with Amer Jewish leaders, Treas Sec William E Simon and AFL-CIO pres George Meany (M).)

New York Times, Col. 4, Pg. 8
Friday September 13 1974
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: AMERICAN FEDERATION OF LABOR-CONGRESS OF INDUSTRIAL ORGANIZATIONS
DESCRIPTORS: ARMAMENT, DEFENSE AND MILITARY FORCES; FOREIGN AID; INTERNATIONAL RELATIONS; ISRAELI-ARAB CONFLICT; TRAVEL AND RESORTS; UNITED STATES ARMAMENT AND DEFENSE
PERSONAL NAMES: FORD, GERALD RUDOLPH JR; KISSINGER, HENRY A (DR); MEANY, GEORGE (1894-1980); RABIN, YITZHAK (MP); SIMON, WILLIAM E
GEOGRAPHIC NAMES: EGYPT, ARAB REPUBLIC OF; ISRAEL, STATE OF; JORDAN, HASHEMITE KINGDOM OF; JORDAN RIVER (WEST BANK); MIDDLE EAST; SINAI PENINSULA; UNITED STATES

15/5/8 (Item 3 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2008 The New York Times. All rts. reserv.
00440224 NYT Sequence Number: 095564730724
(Gov Rockefeller on July 23 proposes giving State Banking Bd power to set home mortgage loan rates at whatever ceiling it judges necessary for changing market conditions; proposal will be submitted to Legis July 25; Sen Dem minority leader J Zaretzki says Dems will oppose bill because 'we don't think the banking board is a borrower's agency'; Rockefeller

says bill he is proposing would require bd to consult with various Fed and state agencies, including chmn of state Consumer Protection Bd, and would let banking bd set ceiling according to natl avg of current yields on conventional home mortgages as determined by variety of factors, including data from Fed Home Loan Bank Bd and Fed Natl Mortgage Assn; Rockefeller meets with Sen Zaretzki and Assemblyman Steingut to seek their support for his \$3.5-billion transit subsidy and construction plan; Zaretzki discloses that Rockefeller 'made an impression' on 2 minority leaders but that they want to hear reaction of NYC Controller Beame, whom they regard as leading fiscal expert; Assemblyman Margiotta says he favors bill because it would freeze commuter fares for next 2 yrs; spokesman for County Exec Klein describes his reaction as 'cold', partly because county would have to provide matching funds of about \$6-million in addition to its current \$1.75-million in station maintenance; spokesman for County Exec Caso says plan is still under study; T W Kheel says his meeting with Rockefeller included detailed discussion of Port Auth of NY a

New York Times, Col. 4, Pg. 1

Tuesday July 24 1973

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: FEDERAL NATIONAL MORTGAGE ASSN (FNMA); HOME LOAN BANK

SYSTEM, FEDERAL; PORT AUTHORITY OF NY AND NJ

DESCRIPTORS: BONDS (GOVERNMENT); CONSUMER PROTECTION; ELECTIONS; FARES;

HOUSING; INTEREST (MONEY); MORTGAGES; REFERENDUMS; ROADS AND TRAFFIC;

TRANSIT SYSTEMS

PERSONAL NAMES: BEAME, ABRAHAM D; CASO, RALPH G; CLINES, FRANCIS X; KHEEL,

THEODORE W; KLEIN, HERBERT G; MARGIOTTA, JOSEPH M JR (CHMN); ROCKEFELLER,

NELSON ALDRICH (1908-79); ZARETZKI, JOSEPH (SEN)

GEOGRAPHIC NAMES: NEW YORK CITY; NEW YORK CITY METROPOLITAN AREA; NEW YORK STATE

15/5/9 (Item 1 from file: 56)

DIALOG(R)File 56:Computer and Information Systems Abstracts

(c) 2008 CSA. All rts. reserv.

0000471109 IP ACCESSION NO: 200609-22-043977

Accounting for memory bank contention and delay in high-bandwidth multiprocessors

Blelloch, G E; Gibbons, P B; Matias, Y; Zagha, M

IEEE Transactions on Parallel and Distributed Systems, v 8, n 9, p 943-958

, Sept. 1997

PUBLICATION DATE: 1997

PUBLISHER: Institute of Electrical and Electronics Engineers, Inc., 445

Hoes Ln, Piscataway, NJ, 08854-1331

COUNTRY OF PUBLICATION: USA

PUBLISHER URL: <http://iee.org>

PUBLISHER EMAIL: inspec@iee.org

DOCUMENT TYPE: Journal Article

RECORD TYPE: Abstract

LANGUAGE: English

ISSN: 1045-9219

ELECTRONIC ISSN: NO

DOI: 10.1109/71.615440

FILE SEGMENT: Computer & Information Systems Abstracts

ABSTRACT:

For years, the computation rate of processors has been much faster than the access rate of memory banks, and this divergence in speeds has been constantly increasing in recent years. As a result, several shared-memory multiprocessors consist of more memory banks than processors. The object of this paper is to provide a simple model (with only a few parameters) for the design and analysis of irregular parallel algorithms that will give a reasonable characterization of performance on such machines. For this purpose, we extend Valiant's bulk-synchronous parallel (BSP) model with two parameters: a parameter for memory bank delay, the minimum time for servicing requests at a bank, and a parameter for memory bank expansion, the ratio of the number of banks to the number of processors. We call this model the (d, x)BSP. We show experimentally that the (d, x)-BSP captures the impact of bank contention and delay on the Cray C90 and J90 for irregular access patterns, without modeling machine-specific details of these machines. The model has clarified the performance characteristics of several unstructured algorithms on the Cray C90 and J90, and allowed us to explore tradeoffs and optimizations for these algorithms. In addition to modeling individual algorithms directly, we also consider the use of the (d, x)-BSP as a bridging model for emulating a very high-level abstract model, the Parallel Random Access Machine (PRAM). We provide matching upper and lower bounds for emulating the EREW and QRRW PRAMs on the (d, X)-BSP

DESCRIPTORS: Banks; Mathematical models; Algorithms; Processors; Delay; Multiprocessor; Bridging; Optimization; Matching; Divergence; Computer networks; Random access; Accounting; Lower bounds; Computation; Design engineering

SUBJ CATG: 22, Processor Architectures and Process Management

15/5/10 (Item 2 from file: 56)
DIALOG(R)File 56:Computer and Information Systems Abstracts
(c) 2008 CSA. All rts. reserv.
0000426227 IP ACCESSION NO: 200514-32-29261
Prediction of protein secondary structure by mining structural fragment database
Cheng, H; Sen, T Z; Kloczkowski, A; Margaritis, D; Jernigan, R L
Polymer, v 46, n 12, p 4314-4321, 26 May 2005
PAGES: 4314-4321
PUBLICATION DATE: 2005
PUBLISHER: Elsevier Science BV, P.O. Box 211, Amsterdam, 1000 AE
COUNTRY OF PUBLICATION: Netherlands
CONFERENCE: In Honor of James E. Mark
DOCUMENT TYPE: Journal Article
RECORD TYPE: Abstract
LANGUAGE: English
ISSN: 0032-3861
DOI: 10.1016/j.polymer.2005.02.040
FILE SEGMENT: Computer & Information Systems Abstracts

ABSTRACT:

A new method for predicting protein secondary structure from amino acid sequence has been developed. The method is based on multiple sequence alignment of the query sequence with all other sequences with known structure from the protein data bank (PDB) by using BLAST. The fragments of the alignments belonging to proteins from the PDB are then used for further analysis. We have studied various schemes of assigning weights for

matching segments and calculated normalized scores to predict one of the three secondary structures: alpha--helix, beta--sheet, or coil. We applied several artificial intelligence techniques: decision trees (DT), neural networks (NN) and support vector machines (SVM) to improve the accuracy of predictions and found that SVM gave the best performance. Preliminary data show that combining the fragment mining approach with GOR V (Kloczkowski et al, Proteins 49 (2002) 154--166) for regions of low sequence similarity improves the prediction accuracy.

DESCRIPTORS: Proteins; Fragmentation; Alignment; Data mining; Neural networks; Databases; Matching; Support vector machines; Expert systems; Mathematical analysis; Amino acids; Polymers; Artificial intelligence
SUBJ CATG: 32, Information Storage, Retrieval, and Analysis

15/5/11 (Item 3 from file: 56)
DIALOG(R)File 56:Computer and Information Systems Abstracts
(c) 2008 CSA. All rts. reserv.
0000374423 IP ACCESSION NO: 606020
Keyword searching and browsing in databases using BANKS
Sudarshan, S; Bhalotia, Gaurav; Hulgeri, Arvind; Nakhe, Charuta;
Chakrabarti, Soumen
University of California, Berkeley, CA, United States
PAGES: 431-440
PUBLICATION DATE: 2002
CONFERENCE:18th International Conference on Data Engineering, San Jose, CA,
United States, 26 Feb.-01 Mar. 2002
DOCUMENT TYPE: Conference Paper
RECORD TYPE: Abstract
LANGUAGE: English
FILE SEGMENT: Computer & Information Systems Abstracts

ABSTRACT:

With the growth of the Web, there has been a rapid increase in the number of users who need to access online databases without having a detailed knowledge of the schema or of query languages; even relatively simple query languages designed for non-experts are too complicated for them. We describe BANKS , a system which enables keyword-based search on relational databases, together with data and schema browsing. BANKS enables users to extract information in a simple manner without any knowledge of the schema or any need for writing complex queries . A user can get information by typing a few keywords, following hyperlinks, and interacting with controls on the displayed results. BANKS models tuples as nodes in a graph, connected by links induced by foreign key and other relationships. Answers to a query are modeled as rooted trees connecting tuples that match individual keywords in the query . Answers are ranked using a notion of proximity coupled with a notion of prestige of nodes based on inlinks, similar to techniques developed for Web search. We present an efficient heuristic algorithm for finding and ranking query results.

DESCRIPTORS: Relational database systems; Query languages; Web browsers;
Xml
IDENTIFIERS: Schema browsing
SUBJ CATG: C 723, Computer Software, Data Handling and Applications; C
723.3, Database Systems; C 723.1.1, Computer Programming Languages

15/5/12 (Item 1 from file: 23)
DIALOG(R)File 23:CSA Technology Research Database
(c) 2008 CSA. All rts. reserv.
0009762207 IP ACCESSION NO: 200808-71-1048770; 200808-61-1150114;
20081010502; A08-99-1113644
Data structure access control circuit and method utilizing tag bits
indicating address match and memory fullness conditions
Baker, Brian N, USA
PUBLISHER URL:
<http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netahtml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=5485593.PN.&OS=pn/5485593&RS=PN/5485593>
DOCUMENT TYPE: Patent
RECORD TYPE: Abstract
LANGUAGE: English
FILE SEGMENT: Metadex; Mechanical & Transportation Engineering Abstracts;
ANTE: Abstracts in New Technologies and Engineering; Aerospace & High
Technology

ABSTRACT:

A method and circuit utilizing first and second tag bits for granting access to a block of memory in a multiprocessor system having a shared memory are provided. When a memory request for exclusive access to a block of memory is granted, the starting address for that block of memory is placed in a register bank, thereby opening a semaphore. The starting address of a memory block of a subsequent memory access request is compared with the starting addresses corresponding to open semaphores within the register bank and access is denied to the requested block of memory if a match is found. The starting address associated with a request which is denied access is placed in a temporary buffer and the request is later granted access after the corresponding open semaphore becomes closed. A request which is granted memory access to a memory block which results in an open semaphore, has exclusive access to that block of memory until the semaphore is closed.

DESCRIPTORS: Blocking; Circuits; Registers; Telecommunications; Banks;
Buffers; Access control; Multiprocessor; Data structures
SUBJ CATG: 71, General and Nonclassified; 61, Design Principles; 99,
General

15/5/13 (Item 2 from file: 23)
DIALOG(R)File 23:CSA Technology Research Database
(c) 2008 CSA. All rts. reserv.
0009136548 IP ACCESSION NO: 200805-71-677031; 200805-61-725637;
2008657713; A08-99-706779
Multi-processor DRAM controller that prioritizes row-miss requests to stale banks
Pattin, Jay C; Blomgren, James S, USA
PUBLISHER URL:
<http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netahtml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=5745913.PN.&OS=pn/5745913&RS=PN/5745913>
DOCUMENT TYPE: Patent
RECORD TYPE: Abstract
LANGUAGE: English

FILE SEGMENT: Metadex; Mechanical & Transportation Engineering Abstracts;
ANTE: Abstracts in New Technologies and Engineering; Aerospace & High
Technology

ABSTRACT:

Memory requests from multiple processors are re-ordered to maximize DRAM row hits and minimize row misses. Requests are loaded into a request queue and simultaneously decoded to determine the DRAM bank of the request. The last row address of the decoded DRAM bank is compared to the row address of the new request and a row-hit bit is set in the request queue if the row addresses match. The bank's state machine is consulted to determine if RAS is low or high, and a RAS-low bit in the request queue is set if RAS is low and the row still open. A row counter is reset for every new access but is incremented with a slow clock while the row is open but not being accessed. After a predetermined count, the row is considered 'stale'. A stale-row bit in the request queue is set if the decoded bank has a stale row. A request prioritizer reviews requests in the request queue and processes row-hit requests first, then row misses which are to a stale row. Lower in priority are row misses to non-stale rows which have been more recently accessed. Requests loaded into the request queue before the cache has determined if a cache hit has occurred are speculative requests and can open a new row when the old row is stale or closed.

DESCRIPTORS: Queues; Banks; Dynamic random access memory; Counting; Clocks;
State machines; Processors; Consultancy services
SUBJ CATG: 71, General and Nonclassified; 61, Design Principles; 99,
General

15/5/14 (Item 3 from file: 23)

DIALOG(R)File 23:CSA Technology Research Database

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0008928108 IP ACCESSION NO: 200804-71-384817; 200804-61-408697;

2008370635; A08-99-396781

Apparatus and method for automatically matching a best available loan to a potential borrower via global telecommunications network

Tengel, Cary G; Farin, Thomas A; Kowal, Michael L; Mataya, L Darryl, USA

PUBLISHER URL:

<http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netahtml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=5940812.PN.&OS=pn/5940812&RS=PN/5940812>

DOCUMENT TYPE: Patent

RECORD TYPE: Abstract

LANGUAGE: English

FILE SEGMENT: Metadex; Mechanical & Transportation Engineering Abstracts;

ANTE: Abstracts in New Technologies and Engineering; Aerospace & High
Technology

ABSTRACT:

A loan origination system including an apparatus and method for automatically matching a best available loan to a potential borrower, via a global telecommunications network. The loan origination system of the present invention brings together via the global telecommunications network potential borrowers and lenders. The loan origination system accepts and stores into a database borrower attributes entered by a potential

borrower requesting a loan, via the global telecommunications network. The loan origination system also accepts and stores into the database credit related information regarding the potential borrower sent from at least one credit bureau. The loan origination system stores into the database respective loan acceptance criteria and respective loan attributes for an offered loan. The loan origination system compares the borrower attributes of the potential borrower with all of the loan acceptance criteria stored in the database to determine any available loans for the potential borrower. The loan attributes of the available loans are analyzed to determine rankings of best loans. From the rankings of best loans, the borrower chooses a selected loan provided by a selected lender. A loan application is automatically generated from the borrower attributes and is automatically sent to the selected lender for loan approval. In addition, the loan origination system of the present invention provides to a lender information regarding borrowers and/or other competitive lenders in the loan market.

DESCRIPTORS: Loans; Databases; Networks; Telecommunications; Acceptance criteria; Inventions; Ranking; Marketing
SUBJ CATG: 71, General and Nonclassified; 61, Design Principles; 99, General

15/5/15 (Item 4 from file: 23)
DIALOG(R)File 23:CSA Technology Research Database
(c) 2008 CSA. All rts. reserv.
0008903608 IP ACCESSION NO: 200804-71-458424; 200804-61-485782;
2008442815; A08-99-472589
On-line health education and feedback system using motivational driver profile coding and automated content fulfillment

Brown, Stephen J; Jensen, Erik K, USA
PUBLISHER URL:
<http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netahtml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=5879163.PN.&OS=pn/5879163&RS=PN/5879163>
DOCUMENT TYPE: Patent
RECORD TYPE: Abstract
LANGUAGE: English
FILE SEGMENT: Metadex; Mechanical & Transportation Engineering Abstracts;
ANTE: Abstracts in New Technologies and Engineering; Aerospace & High Technology

ABSTRACT:

An automated system and method provides customized health education to an individual at a remote terminal to induce a modification in a health-related behavior of the individual. The automated system includes a questionnaire generator for questioning the individual to determine his or her motivational drivers and comprehension capacity. A profile generator receives answers entered by the individual from the remote terminal and generates a motivational driver profile and a comprehension capacity profile of the individual. A translator receives clinical data relating to a current health condition of the individual and translates the clinical data, the motivational driver profile, and the comprehension capacity profile into a profile code. An educational fulfillment bank matches the profile code to matching educational materials and transfers the matched educational materials to the remote

terminal. An evaluation program evaluates educational responses of the individual and provides profile updates for targeting subsequent educational material to the individual based on the educational responses.

DESCRIPTORS: Education; Drivers; Health; Terminals; Generators; Mountains;
On-line systems; Translators; Networks; Banks; Coding; Feedback
SUBJ CATG: 71, General and Nonclassified; 61, Design Principles; 99,
General

15/5/16 (Item 5 from file: 23)
DIALOG(R)File 23:CSA Technology Research Database
(c) 2008 CSA. All rts. reserv.
0007667065 IP ACCESSION NO: 200610-16-110371
Does protein structure influence trypsin miscleavage?
Hamady, M; Cheung, T H T; Tufo, H; Knight, R
IEEE Engineering in Medicine and Biology Magazine, v 24, n 3, p 58-66,
May-June 2005
PUBLICATION DATE: 2005

***Subject search – Non-Patent Literature, Full-Text

File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog
File 268:Banking Info Source 1981-2008/Nov W1
(c) 2008 ProQuest Info&Learning
File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker
File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer
File 15:ABI/Inform(R) 1971-2008/Nov 13
(c) 2008 ProQuest Info&Learning
File 610:Business Wire 1999-2008/Nov 18
(c) 2008 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2008/Oct 31
(c) 2008 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2008/Nov 06
(c) 2008 Gale/Cengage
File 16:Gale Group PROMT(R) 1990-2008/Nov 05
(c) 2008 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 20:Dialog Global Reporter 1997-2008/Nov 18
(c) 2008 Dialog

Set	Items	Description
S1	4926449	(CONSUMER?? OR CUSTOMER?? OR BORROWER?? OR APPLICANT?? OR - INDIVIDUAL?? OR CLIENT??)(15N)(APPLICATION?? OR INFORMATION?? OR DATA OR CREDIT OR HISTORY OR REQUEST?? OR PROFILE OR PROFIL- LES)
S2	386722	S1(15N)(FILTER???? OR SORT??? OR CATEGORIZ? OR CATEGORIS? - OR EVALUAT???? OR ANALYZ???? OR ANALYS???? OR ASSESS???? OR RANK???)
S3	10408350	LENDER OR LENDERS OR LOAN(3N)(MAKER?? OR PROVIDER?? OR INSTI- TUTION??) OR LENDING()(INSTITUTION?? OR PARTY OR PARTIES) OR BANK OR BANKS OR FINANCIER?? OR CREDITOR??
S4	72241	S3(15N)(MATCH???? OR MEET???)(10W)(REQUIREMENTS OR CRITERIA OR PREDEFINED))
S5	1784112	(QUERY?? OR QUERIE?? OR INQUIR???? OR QUESTION??? OR REQU- EST???? OR SUBMIT???? OR SUBMISSION??)(20N)(ORDER?? OR SEQUE- N? OR SUCCESSI? OR AFTER OR SERIAL?? OR CONSECUTIVE?? OR REPE- AT???? OR NEXT OR SUBSEQUENT)
S6	19	S2(S)S4(S)S5
S7	13	RD (unique items)
S8	404	S4(S)S5
S9	1500778	(QUERY?? OR QUERIE?? OR INQUIR???? OR QUESTION??? OR REQU- EST???? OR SUBMIT???? OR SUBMISSION??)(15N)(ORDER?? OR SEQUE- N? OR SUCCESSI? OR AFTER OR SERIAL?? OR CONSECUTIVE?? OR REPE- AT???? OR NEXT OR SUBSEQUENT)
S10	331	S4(S)S9
S11	203	S4(30N)S9
S12	1174896	(QUERY?? OR QUERIE?? OR INQUIR???? OR QUESTION??? OR REQU- EST???? OR SUBMIT???? OR SUBMISSION??)(10N)(ORDER?? OR SEQUE- N? OR SUCCESSI? OR AFTER OR SERIAL?? OR CONSECUTIVE?? OR REPE-

AT???? OR NEXT OR SUBSEQUENT)

S13	229	S4(S)S12
S14	102	S4(20N)S12
S15	89	RD (unique items)
S16	24	S1(S)S14
S17	17	RD (unique items)
S18	26	S7 OR S17
S19	26	S18 NOT PY>2005

19/3,K/1 (Item 1 from file: 267)
 DIALOG(R)File 267:Finance & Banking Newsletters
 (c) 2008 Dialog. All rts. reserv.
 04567397
 CPA WebTrust Seal Offers Assurance to Banks, Consumers
 Retail Delivery News
 June 7, 2000 VOL: 5 ISSUE: 12 DOCUMENT TYPE: NEWSLETTER
 PUBLISHER: PHILLIPS BUSINESS INFORMATION
 LANGUAGE: ENGLISH WORD COUNT: 1084 RECORD TYPE: FULLTEXT
 (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.
 TEXT:
 ...commerce continues to grow, some sort of seal of approval will become key."

CPAs and Banks Work Together

"If a bank does not meet the WebTrust criteria ," says CPA WebTrust team leader Sheryl Weiner, "the CPA would work with them to let...that the Web site business can deliver on its sales promises by delivering what was ordered at the agreed-upon price in the requested time frame.
 * Security: assures that the Web site business maintains effective controls and practices to address privacy and security matters such as: encryption of private customer information ; protection of information once it reaches the site; requests for customer permission to use personal information ; prevention of virus transmission; and customer approval before the site stores, alters or copies information on the customer 's computer.
 Source: CPA WebTrust
 (Marshall Costantino, Analysis , Research, & Design, 303/770-1295; David Long, Nexity, 205/298-6411; Sheryl Weiner, AICPA, 212...

19/3,K/2 (Item 2 from file: 267)
 DIALOG(R)File 267:Finance & Banking Newsletters
 (c) 2008 Dialog. All rts. reserv.
 04541714
 Internet Web Selection Proves Tricky
 RETAIL DELIVERY NEWS
 November 11, 1998 VOL: 3 ISSUE: 22 DOCUMENT TYPE: NEWSLETTER
 PUBLISHER: PHILLIPS BUSINESS INFORMATION
 LANGUAGE: ENGLISH WORD COUNT: 1184 RECORD TYPE: FULLTEXT
 (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.
 TEXT:

...important. The question is how to do it and where to find the expertise to match the bank's objectives," Marenzi says.

Financial institutions want to accomplish the same objectives: Get online and...features can be an important differentiator between systems, he says.

Active selling or gaining of customer insight by analyzing collected data also will be particularly important as banks begin offering transactional services, Marenzi says. For example... ..be able to determine a substantial increase in a customer's account balance through an inquiry into mutual funds. By analyzing customer inquiries, a cross-sell opportunity might be identified and presented at the next user log in at the site, he explains.

The most progressive sites will not be...

19/3,K/3 (Item 1 from file: 268)
Full Text of this article is provided at the end of this document.
DIALOG(R)File 268:Banking Info Source
(c) 2008 ProQuest Info&Learning. All rts. reserv.
00388068 58755618 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Charting Solutions provides CRE loan software
Thangavelu, Poonkulali
Origination News, p29, Jun 2000 DOCUMENT TYPE: Periodical; News
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 475

...ABSTRACT: loan size, property type, minimum debt service coverage, loan-to-value and geographical location, are analyzed and matched to the minimum lending and credit requirements of each individual lender. Mr. [John Devine] said, "With assistance from bond rating agencies, CMBS, brokerage and appraisal organizations...

TEXT:

... inputs property information and income and expense information, the loan automatically calculates to these guidelines.

After a loan file is completed with Finance IQ, the user can submit the loan file to CSI's web server where the loan's salient data, including loan size, property type, minimum debt service coverage, loan-to-value and geographical location, are analyzed and matched to the minimum lending and credit requirements of each individual lender.

When matched, lenders receive an editable loan file that opens in their Finance IQ system.

John Devine, president...

19/3,K/4 (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2008 ProQuest Info&Learning. All rts. reserv.
00381696 51681146 (USE FORMAT 7 OR 9 FOR FULLTEXT)
LendingTree finds that ad campaign helps counteract origination lag
Kersnar, Scott
National Mortgage News, v24, n27, p16, Mar 20, 2000 DOCUMENT TYPE: Periodical; News LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 451

TEXT:

... two-way communication, whereas the referral model is a one-way concept."

The LendingTree system filters consumer requests through underwriting criteria supplied by its network of lenders in order to generate multiple automated offers that online mortgage shoppers can match against their loan requests .

19/3,K/5 (Item 1 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2008 American Banker. All rts. reserv.

0240644

* SBLI of Mass. Unveils Plan To Revitalize Sales at Banks

American Banker - August 10, 1999; Pg. 9; Vol. 164, No. 152

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 543

BYLINE:

By MICHAEL O'D. MOORE

TEXT:

...lower pricing, SBLI will repackage its product line. Ms. Jordan said the strategy is to match SBLI and bank marketing with the timing of customers' life events.

For example, a matching program would enable banks to pitch products to students when the annual student loan application rush is on, or to first-time mortgage buyers after they request application information , she said. In insurance sales, timing is crucial, she said.

To serve customers visiting bank Web sites, SBLI is also developing a link that would allow banks to...

19/3,K/7 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2008 ProQuest Info&Learning. All rts. reserv.

02034476 55133795

Fair lending law developments

Fortney, Anne P

Business Lawyer v55n3 PP: 1309-1325 May 2000

ISSN: 0007-6899 JRNL CODE: BLW

WORD COUNT: 7306

...TEXT: notice and the retention of records.⁹⁴ Currently the FRB Official Staff Commentary provides: "a credit inquiry can be deemed an application if, in giving credit information to a potential applicant , the creditor evaluates information about the individual , decides that the individual does not meet the creditor 's criteria for creditworthiness, and informs the individual accordingly "95 After reviewing the comments submitted in response to the Advance Notice of Proposed Rulemaking, the FRB decided to retain the...

19/3,K/8 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2008 ProQuest Info&Learning. All rts. reserv.

00947876 95-97268

Computerized loan origination systems: An industry case study of electronic markets hypothesis

Hess, Christopher M; Kemerer, Chris F

MIS Quarterly v18n3 PP: 251-275 Sep 1994

ISSN: 0276-7783 JRNL CODE: MIS

WORD COUNT: 13870

...TEXT: present financial situation, including income, current housing costs, job, assets, and debts. During underwriting, the lender verifies the claims made on the application and determines if the applicant and the property meet the firm's approval criteria for the loan in question. Closing a home mortgage involves the actual transfer of the funds in question and signing of various loan documents. After a loan is closed, the chief task remaining for lenders or their agents is servicing ...

19/3,K/9 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2008 Gale/Cengage. All rts. reserv.

03008746 SUPPLIER NUMBER: 54874013 (USE FORMAT 7 OR 9 FOR FULL TEXT)

NATIONSCREDIT JOINS DIGITAL LOAN SUBMISSION SYSTEM.(Company Business and Marketing)

Telecomworldwire, NA

June 15, 1999

ISSN: 1363-9900 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 93 LINE COUNT: 00011

TEXT:

...online commercial real estate loan submission network of Financing Sources.Com. Using the CyberLoan system, borrowers submit loan applications electronically to multiple lenders, after which the system matches financial information in the loan application with a database of each participating lending institution's underwriting criteria and routes the application to the most suitable institution or branch.

19/3,K/10 (Item 2 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2008 Gale/Cengage. All rts. reserv.

03008619 SUPPLIER NUMBER: 54800559 (USE FORMAT 7 OR 9 FOR FULL TEXT)

GE CAPITAL REAL ESTATE JOINS LOAN SUBMISSION NETWORK.

Telecomworldwire, NA

June 4, 1999

ISSN: 1363-9900 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 76 LINE COUNT: 00010

TEXT:

...commercial real estate capital, has joined FinancingSources.Com's CyberLoan online commercial real estate loan submission network. CyberLoan, a loan prequalification, analysis and routing system, allows borrowers to electronically submit loan applications to multiple lenders, after which the system routes the application to the network's lending institution with lending criteria best matching the

application.

19/3,K/11 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2008 Gale/Cengage. All rts. reserv.
01282687 SUPPLIER NUMBER: 07936568
Bank hopes to gain edge using ISDN ANI. (Integrated Services Digital
Network; automatic number identification; Maryland Bank)
Wallace, Bob
Network World, v6, n48, p13(2)
Dec 4, 1989
ISSN: 0887-7661 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: 5 million calls annually. ANI delivers the telephone number
of the caller to handle billing inquiries and customer credit card
orders. When customers call the bank, the processor matches ANI
information with customer telephone numbers in the relational data
base, passing on the customer file to the service representative.

19/3,K/12 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2008 Gale/Cengage. All rts. reserv.
05779355 Supplier Number: 115978380 (USE FORMAT 7 FOR FULLTEXT)
KXEN provides Socredo with effective solution for scoring and credit risk
measurement; Bank achieves Basel II compliance for credit risk, while
enhancing credit granting business.
M2 Presswire, pNA
April 28, 2004
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1062

... risk analysis and decision-making called " VitiScore ". The tool
enables them to evaluate the risk profile of every client, and conduct
credit requests .

The next step deals with the Basel II capital adequacy assessments
and the elaboration of scoring models for corporates.

Socredo Bank had two issues: meeting the Basel II regulatory
requirements (IRB Approach), and optimising the credit department's
operations, as well as decision-making processes...

...can now take advantage of a finely-tuned and more precise view of the
risk profile of their customers .

Model building tasks, via KXEN engines, were also very quick,
providing users with effective and...

19/3,K/13 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2008 Gale/Cengage. All rts. reserv.
04662919 Supplier Number: 62200010 (USE FORMAT 7 FOR FULLTEXT)
Small Businesses Become Big Business.
Wijnen, Renee
Bank Technology News, v14, n5, p33
May, 2000

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1942

... helping banks connect with small businesses in the market for loans. The system allows a borrower to complete a loan application online. After the application has been submitted, a series of background checks are performed, which include running the borrower's information through fraud filters, such as systems that check social security numbers. ...full loan and credit information, with the borrower's identity disguised, is sent to all banks whose criteria the application matches. Depending of the level of automation the bank is comfortable with, banks can either have an agent review the banking information and prepare a bid, or can...

19/3,K/14 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2008 Gale/Cengage. All rts. reserv.
04074150 Supplier Number: 53598400 (USE FORMAT 7 FOR FULLTEXT)
Goldworks Moves Into New England.
The Mortgage Marketplace, v22, n03, pNA
Jan 18, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 278

ABSTRACT:

TEXT:

...Corp., Liberty Bank, The Bank of Canton, Kennebunk Savings, and Cape Cod Bank & Trust Company. After logging onto the Web site, a borrower can anonymously answer 14 questions addressing basic loan information. Then OME matches the borrower's responses to each lender's criteria and provides the borrower with a list of suitable lenders. After lenders receive the loan through the GoldWorks link, they evaluate the information. Borrowers are contacted with a decision by email or conventional means. Finally, the borrower and lender make arrangements to put together the required documentation. Robert Habert, vice president, general...

19/3,K/15 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2008 Gale/Cengage. All rts. reserv.
07611408 Supplier Number: 61555287 (USE FORMAT 7 FOR FULLTEXT)
LendingTree Finds That Ad Campaign Helps Counteract Origination Lag.
KERSNAR, SCOTT
National Mortgage News, v24, n27, pl6
March 20, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 455

... two-way communication, whereas the referral model is a one-way concept."

The LendingTree system filters consumer requests through underwriting criteria supplied by its network of lenders in order to generate multiple automated offers that online mortgage shoppers can match

against their loan requests .

19/3,K/16 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2008 Gale/Cengage. All rts. reserv.
07404988 Supplier Number: 62200010 (USE FORMAT 7 FOR FULLTEXT)
Small Businesses Become Big Business.(Industry Trend or Event)
Wijnen, Renee
Bank Technology News, v14, n5, p33
May, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1942

... helping banks connect with small businesses in the market for loans. The system allows a borrower to complete a loan application online. After the application has been submitted , a series of background checks are performed, which include running the borrower 's information through fraud filters , such as systems that check social security numbers. The system then pulls credit reports and...

...full loan and credit information, with the borrower's identity disguised, is sent to all banks whose criteria the application matches . Depending of the level of automation the bank is comfortable with, banks can either have an agent review the banking information and prepare a bid, or can...

19/3,K/17 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2008 Gale/Cengage. All rts. reserv.
07390999 Supplier Number: 62237496 (USE FORMAT 7 FOR FULLTEXT)
FHLB Capital Overhaul Is Eyed.(Brief Article)
Guerrero, By Kevin
American Banker, v165, n98, p5
May 22, 2000
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 698

ABSTRACT:

TEXT:

...largely on how much "permanent capital" -- retained earnings and Class B stock -- a Home Loan bank needs to meet risk-based capital requirements and leverage requirements . Each individual Home Loan bank would be required to calculate the necessary permanent capital by assessing its credit , market, and operational risks. Though the Home Loan banks are likely to be free to...

...90 days after publication. A final rule would have to be approved by Nov. 12, after which the Home Loan banks would get about nine months to submit a new capital structure plan for Finance Board approval. The new capital structure would be...

19/3,K/18 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2008 Gale/Cengage. All rts. reserv.
07356990 Supplier Number: 58916694 (USE FORMAT 7 FOR FULLTEXT)
Freddie Mac Furnishes Electronic Links.
Pavia, Jim
Bank Systems + Technology, v35, n10, p27
Oct, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 229

... at McLean, Va.-based Freddie Mac.

The process works as follows: Using MatchMaker, brokers post borrower and loan data. Next, lenders on GoldWorks query the IMX database to find prospective loans that meet their selection criteria. They then can bid on a selected loan. When a bid is placed, the broker...

19/3,K/19 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2008 Gale/Cengage. All rts. reserv.
06552986 Supplier Number: 55404066 (USE FORMAT 7 FOR FULLTEXT)
SBLI of Mass. Unveils Plan To Revitalize Sales at Banks.
Moore, Michael O'D.
American Banker, v164, n152, p9
August 10, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 540

... lower pricing, SBLI will repackage its product line. Ms. Jordan said the strategy is to match SBLI and bank marketing with the timing of customers' life events.

For example, a matching program would enable banks to pitch products to students when the annual student loan application rush is on, or to first-time mortgage buyers after they request application information, she said. In insurance sales, timing is crucial, she said.

To serve customers visiting bank Web sites, SBLI is also developing a link that would allow banks to...

19/3,K/20 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.
42388629 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Event Brief of Q3 2005 Maxim Integrated Products Earnings Conference Call -
Part 1
FAIR DISCLOSURE WIRE
May 03, 2005
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4460

... co. quotes. 2. Due to MXIM shortened lead times customers could wait longer to place orders than in previous quarters. 3. Analysis shows that the time between order placement date and customer requested ship date reduced approx. 1.5 weeks in 3Q compared to 2Q. 4. Implies a...

19/3,K/21 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.
38013722
UFJ International - Plan to Revitalize Management
CNF
September 24, 2004
JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 18468

... development and provision of derivatives products in response to diversified customer needs. In particular, the bank will develop and provide various new products to match customer needs, such as small size products, time deposits with derivatives attached, and energy derivatives ... Board of Directors - Greater involvement of the Board of Directors in discussions on large troubled borrowers -- Reinforcement of Head Office Function - Improvement on assignment of credit ratings, self- assessment and disclosure - Change of responsible department for charge-off and reserves on credit risk - Establishment...

19/3,K/22 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.
35244942 (USE FORMAT 7 OR 9 FOR FULLTEXT)
KXEN: KXEN provides Socredo with effective solution for scoring and credit risk measurement; Bank achieves Basel II compliance for credit risk, while enhancing credit granting business
M2 PRESSWIRE
April 28, 2004
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 964

... risk analysis and decision-making called VitiScore . The tool enables them to evaluate the risk profile of every client, and conduct credit requests .

The next step deals with the Basel II capital adequacy assessments and the elaboration of scoring models for corporates.

Socredo Bank had two issues: meeting the Basel II regulatory requirements (IRB Approach), and optimising the credit department's operations, as well as decision-making processes...

... can now take advantage of a finely-tuned and more precise view of the risk profile of their customers .

Model building tasks, via KXEN engines, were also very quick, providing users with effective and...

19/3,K/23 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.
14394809 (USE FORMAT 7 OR 9 FOR FULLTEXT)
DOIjan/ TEN/ S.R./on BS disc/ Jan. 31/kk DOI Relaxes Regulations on Taiwan Insurers in Mainland China By BEN SHEN
TAIWAN ECONOMIC NEWS

March 01, 2000

JOURNAL CODE: WTEN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 2519

... regarding secrecy, contained in Article 48 of the Banking Law, that bans the release of information about their customers. --Banks and their reinvested securities firms will be required to obtain the consent of their...

19/3,K/24 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.
06611981 (USE FORMAT 7 OR 9 FOR FULLTEXT)
SBLI of Mass. Unveils Plan To Revitalize Sales at Banks
MICHAEL O'D. MOORE
AMERICAN BANKER , v164, p9
August 10, 1999
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 537

... lower pricing, SBLI will repackage its product line. Ms. Jordan said the strategy is to match SBLI and bank marketing with the timing of customers' life events.

For example, a matching program would enable banks to pitch products to students when the annual student loan application rush is on, or to first-time mortgage buyers after they request application information, she said. In insurance sales, timing is crucial, she said.

To serve customers visiting bank Web sites, SBLI is also developing a link that would allow banks to...

19/3,K/25 (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.
05749649
NATIONSCREDIT JOINS DIGITAL LOAN SUBMISSION SYSTEM
M2 PRESSWIRE
June 14, 1999
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 87

... online commercial real estate loan submission network of Financing Sources.Com. Using the CyberLoan system, borrowers submit loan applications electronically to multiple lenders, after which the system matches financial information in the loan application with a database of each participating lending institution's underwriting criteria and routes the application to the most suitable institution or branch.

-0-

19/3,K/26 (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.
04170171 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Vectra Bank Colorado Lends Most SBA Dollars in 1998; Bank Supports Colorado's Small Businesses with More Than \$26 Million in Loans

PR NEWSWIRE
January 29, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 536

... application process to make the process as easy as possible for the borrower and still meet SBA requirements," said Spaulding. Vectra's Preferred Lender status grants the bank authority to streamline the process and obtain SBA approval just 48 hours after an application is submitted. The Preferred Lender status is the highest certification awarded by the Small Business Administration.

In...

1/9/1
DIALOG(R)File 268:Banking Info Source
(c) 2008 ProQuest Info&Learning. All rts. reserv.

00388068 58755618 (THIS IS THE FULLTEXT)
Charting Solutions provides CRE loan software
Thangavelu, Poonkulali
Origination News, p29, Jun 2000
DOCUMENT TYPE: Periodical; News ISSN: 1083-8481 JOURNAL CODE: BMMG
LANGUAGE: English RECORD TYPE: Fulltext
ARTICLE REFERENCE NUMBER: BMMG-2053-40
WORD COUNT: 475

ABSTRACT: Charting Solutions Inc., a company that provides industry-specific documentation and analytical software, has introduced Finance IQ, a software application that integrates commercial mortgage origination, rapid loan sizing, automated underwriting, structured lender database querying and electronic data transfer over the Internet. After a loan file is completed with Finance IQ, the user can submit the loan file to CSI's web server where the loan's salient data, including loan size, property type, minimum debt service coverage, loan-to-value and geographical location, are analyzed and matched to the minimum lending and credit requirements of each individual lender. Mr. [John Devine] said, "With assistance from bond rating agencies, CMBS, brokerage and appraisal organizations, and a core group of lending institutions, we will help to set a new standard for the financing venue of commercial real estate. We are anticipating over 200 lenders and 2500 real estate professionals will be licensed users of Finance IQ by 2001."

TEXT:

Charting Solutions Inc., a company that provides industry-specific documentation and analytical software, has introduced Finance IQ, a software application that integrates commercial mortgage origination, rapid loan sizing, automated underwriting, structured lender database querying and electronic data transfer over the Internet.

The application is supported in a Windows 95/98/2000/NT environment, can be installed on a single PC, laptop or network, and has a graphical user interface.

As the user inputs loan data, Finance IQ prompts that user for information specific to the property type and automatically pre-underwrites the loan using industry standard underwriting guidelines.

Once the user inputs property information and income and expense information, the loan automatically calculates to these guidelines.

After a loan file is completed with Finance IQ, the user can submit the loan file to CSI's web server where the loan's salient data, including loan size, property type, minimum debt service coverage, loan-to-value and geographical location, are analyzed and matched to the minimum lending and credit requirements of each individual lender.

When matched, lenders receive an editable loan file that opens in their Finance IQ system.

John Devine, president, Charting Solutions, said, "From our perspective, it makes sense to deliver loan requests to lenders only when the lenders' specific lending and credit requirements are met or exceeded, and only after critical underwriting analyses are completed.

"Therefore, with Finance IQ, lenders will receive loans that meet their minimum lending and credit requirements without the need to sift through unfeasible loan requests," he said.

Another feature of Finance IQ is its loan analytics. The software features tools and reports that allow the user to view loan results calculated under different underwriting structures.

The program also performs multiple analyses as loan information is entered and generates a narrative underwriter commentary. Based on the property's attributes and its projected ability to service the proposed debt, Finance IQ displays the loan's overall strengths and weaknesses.

Mr. Devine said, "With assistance from bond rating agencies, CMBS, brokerage and appraisal organizations, and a core group of lending institutions, we will help to set a new standard for the financing venue of commercial real estate. We are anticipating over 200 lenders and 2500 real estate professionals will be licensed users of Finance IQ by 2001."

Finance IQ features an open-database architecture, is customizable, integrates with most legacy systems, including Microsoft Word and Excel, and can be used to generate conditional and final commitment documents, loan committee documents, and closing and post-closing documents.

Finance IQ also incorporates Appraiser IQ, an automated appraiser network that links lenders with appraisers to facilitate data exchange and automated appraisal engagement.

The company is now developing a solution that will allow field originators to receive real time loan quotes from lenders through Finance IQ.

CSI also plans to release Portfolio IQ, a second lender module, to facilitate the sale of aggregate commercial loan portfolios.

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COMPANY NAMES: Charting Solutions Inc, NAICS:511210
CLASSIFICATION: 8110 (CN=Commercial banking); 8360 (CN=Real estate);
5240 (CN=Software & systems); 9190 (CN=United States)
DESCRIPTORS: Commercial real estate loans; Computerized loan originations;
Internet; Software
GEOGRAPHIC NAMES: United States; US
PRINT MEDIA ID: 10556
PRODUCT/INDUSTRY NAMES: Charting Solutions Finance IQ

